

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Frederick Mraz
 Debtor

Case No. 20-10258-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Belinda
 Form ID: 309I

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db +Frederick Mraz, 9 Woodchuck Way, Kennett Square, PA 19348-2353
 14452445 +Dorothy Mraz, 9 Woodchuck Way, Kennett Square, PA 19348-2353
 14452447 +Hamorton Association, c/o Larry Eisman, Esquire, 919 Conestoga Road, Suite 3-114,
 Bryn Mawr, PA 19010-1354
 14452449 +KML Law Group, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538
 14452448 +Klehr Harrison Harvey Branzburg, 1835 Market Street, Suite 1400,
 Philadelphia, PA 19103-2945
 14464753 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 14469390 +Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,
 PO BOX 16408, St. Paul, MN 55116-0408
 14452453 +Nina Smith, 1519 North Rodney Street, Wilmington, DE 19806-3007
 14452456 +Robert Lohr, Esq., 1246 West Chester Pike, Suite 312, West Chester, PA 19382-5683

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: mgdeegan@comcast.net Apr 10 2020 04:49:32 MICHAEL G. DEEGAN,

134 W. King Street, Malvern, PA 19355
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 10 2020 04:51:45 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:11 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 10 2020 04:50:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Apr 10 2020 04:50:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14452444 +EDI: BECKLEE.COM Apr 10 2020 08:13:00 American Express, c/o Beckett & Lee, PO Box 3001,
 Malvern, PA 19355-0701
 14470331 EDI: BECKLEE.COM Apr 10 2020 08:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14486584 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 10 2020 04:49:45 Citizens Bank,
 C/O Charles M. Koutsogiane, One Citizens Bank Way, MAD JCA 130, Johnston RI 02919
 14452446 +EDI: ECMC.COM Apr 10 2020 08:13:00 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
 14469553 EDI: ECMC.COM Apr 10 2020 08:13:00 Educational Credit Management Corporation,
 P.O. Box 16408, St Paul, MN 55116-0408
 14488268 E-mail/Text: camanagement@mtb.com Apr 10 2020 04:49:56 M&T BANK, PO BOX 840,
 BUFFALO, NY 14240
 14452450 E-mail/Text: camanagement@mtb.com Apr 10 2020 04:49:56 M&T Bank, One Fountain Plaza,
 Buffalo, NY 14203
 14452451 E-mail/Text: camanagement@mtb.com Apr 10 2020 04:49:56 M&T Bank, PO Box 1288,
 Buffalo, NY 14240
 14452452 +EDI: NAVIENTFKASMSERV.COM Apr 10 2020 08:13:00 Navient Solutions, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14469368 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Apr 10 2020 04:49:42
 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO BOX 8961,
 Madison, WI 53708-8961
 14465910 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:15
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14452454 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:15
 Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division,
 Harrisburg, PA 17128-0001
 14488062 E-mail/Text: bkdepartment@rtresolutions.com Apr 10 2020 04:50:46
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
 Dallas, Texas 75247-4029
 14452455 +E-mail/Text: bkdepartment@rtresolutions.com Apr 10 2020 04:50:46 Real Time Solutions,
 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14465911* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Belinda
Form ID: 309I

Page 2 of 2
Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

MICHAEL G. DEEGAN on behalf of Debtor Frederick Mraz mgdeegan@comcast.net,
mike@deeganlawfirm.com
REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:			
Debtor 1	Frederick Mraz		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	20-10258-amc		
	Social Security number or ITIN	xxx-xx-3621	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 1/15/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frederick Mraz	
2. All other names used in the last 8 years		
3. Address	9 Woodchuck Way Kennett Square, PA 19348	
4. Debtor's attorney Name and address	MICHAEL G. DEEGAN 134 W. King Street Malvern, PA 19355	Contact phone 610 251 9160 Email: mgdeegan@comcast.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 4/9/20
AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION		

For more information, see page 2

Debtor **Frederick Mraz**

Case number **20-10258-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 27, 2020 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 5/31/20 Filing deadline: _____ Filing deadline: 7/13/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 4/21/20 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	